

Retirement can be the most exciting time in a person's life. It can also be quite scary. You have saved for decades and now you are about to quit your job and create your own paycheck. You may be wondering:

- What is the best way to spend my life savings in retirement?
- How will my income two years ago impact my Medicare premium when I retire?
- Will I pay over 300% more for my Medicare premium or can I pay \$0?
- Is a \$0 pay Medicare plan my best option? What might I be leaving on the table?
- Should I start Social Security at 62, full retirement age, at 70, or some other age?
- Will my decision to start Social Security hurt my spouse financially?
- Should I convert some of my retirement savings to a ROTH IRA?
- What are the tax implications of an HSA account when I am entering retirement?
- How can I create a sustainable, predictable, durable lifetime income?

Retirement should not be this complicated. Let us help you navigate the complexities of retiring. We will educate you on how to get the best benefits from government-sponsored programs, and responsibly spend a lifetime of saving. Call us today at **1-800-978-7953** or visit our website with numerous tools and resources **www.AAARetire.com**

